

Broker Rate Sheets

Preferred Program

We can help you achieve preferred status!



Don't forget about our Preferred Program with great benefits for you!

- **Tier I** - Price improvement = -0.300
- **Tier II** - Price improvement = -0.200
- **Tier III** - Price improvement = -0.125

70/700 Promotion

- Available for Full Doc Fannie Mae & Freddie Mac Loans
- Additional .50 to price for LTV 70% or less and FICO $\Rightarrow$ 700
- Applies to all Conforming Fixed & Conforming Jumbo Fixed 30 and 20 year terms.

California Broker Fees

Underwriting Fee

Loan Amounts $\leq$ \$499,999 = \$625.00

Loan Amounts $\geq$ \$500,000 = \$725.00

Flood Cert. Fee = \$18.00

Tax Service Fee = \$79.00

Mers Fee = \$4.95

Document Delivery Fee = \$7.50

Hours: EST, Monday - Friday, 8am - 10pm

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Conforming Jumbo Loans are now Available!
Available as Full Doc Loans under Fannie & Freddie ONLY!

If you wish to discontinue receiving future advertisements from this sender, send your opt-out request to us by email at faxnomore@us.hsbc.com, by fax at 877-330-9797 or by telephone at 1-800-273-7039, option 5. Specify the telephone number(s) of the fax machine(s) covered by your request or email addresses along with your company name and we will remove you from our list within a reasonable time.



Pricing Effective:	10:00 AM EST	10/27/08	Until	06:59 AM EST	10/28/08	Extended Locks Fee			Locks Expiration Dates	
Rates shown are current market only and are subject to change **Additional Rate/Point combinations are available in WebLoan** Loan must be in an approved status in order to lock for 15 Days					(Applies to 60 Day Price)		Fixed	Arms	15 Days	11/11/2008
					90 Day Up front Fee		0.375%	0.250%	30 Days	11/26/2008
					120 Day Up front Fee		0.500%	0.375%	45 Days	12/11/2008
					150 Day Up front Fee		0.750%	0.625%	60 Days	12/26/2008
					180 Day Up front Fee		1.000%	0.875%		

Fannie Mae Conforming Fixed Rate Programs

30 Year Conforming		
Rate	15 Day	30 Day
5.625%	2.164%	2.289%
5.750%	1.284%	1.409%
5.875%	0.694%	0.819%
6.000%	0.234%	0.359%
6.125%	-0.016%	0.109%
6.250%	-0.256%	-0.131%
6.375%	-0.706%	-0.581%
6.500%	-1.086%	-0.961%
6.625%	-1.266%	-1.141%
6.750%	-1.406%	-1.281%
6.875%	-1.531%	-1.406%

15 Year Conforming		
Rate	15 Day	30 Day
5.500%	0.983%	1.108%
5.625%	0.283%	0.408%
5.750%	0.043%	0.168%
5.875%	-0.397%	-0.272%
6.000%	-0.717%	-0.592%
6.125%	-0.877%	-0.752%
6.250%	-1.002%	-0.877%
6.375%	-1.127%	-1.002%
6.500%	-1.252%	-1.127%
6.625%	-1.377%	-1.252%

Overlays DU/D0	Fee
2-Unit	0.500%
3-4 Units	1.000%
LTV 95.01 - 97%	1.500%
LTV 97.01 - 100%	1.750%
40 Year Amortization	1.375%
NOO w/LTV <= 75%	1.750%
NOO w/LTV 75.01 - 80%	3.000%
NOO w/LTV 80.01 - 90%	3.750%
NOO with Impound Waivers	0.250%

Interest First		
	10 / 20	15 / 15
	1.250%	1.250%
Additional Interest First Fee Overlays		
	FICO <720	FICO >=720
75/20/5	0.500%	0.250%
80/10/10	0.500%	0.250%
80/15/5	0.500%	0.250%
90/5/5	0.500%	0.250%

MyCommunity Mortgage		
	Rate	Fee
MCM Mortgage Program	0.500%	0.000%
Interest Only	0.000%	1.875%
Subordinate Financing	0.000%	0.500%
40 year Amortization	0.000%	2.500%

** No additional Overlays Apply**

20 Year Conforming		
Rate	15 Day	30 Day
5.625%	2.119%	2.244%
5.750%	1.429%	1.554%
5.875%	0.739%	0.864%
6.000%	0.329%	0.454%
6.125%	0.109%	0.234%
6.250%	-0.271%	-0.146%
6.375%	-0.641%	-0.516%
6.500%	-0.971%	-0.846%
6.625%	-1.131%	-1.006%
6.750%	-1.256%	-1.131%
6.875%	-1.396%	-1.271%

Maximum Price		-3.00%
Additional Lock Terms		
		Fee
60 Day - add to 30 Day		0.250%
45 Day- add to 30 Day		0.125%

Additional FICO/LTV Fee Overlays		
FICO ->	<700	>=700
LTV <=60	0.000%	-0.500%
60.01 - 70	0.000%	-0.500%
70.01 - 80	0.000%	0.000%
80.01 - 90	0.250%	0.250%
>90	0.250%	0.250%

** Applies to 30 & 20 year terms - Full Doc ONLY**
Excludes 15 year terms

Subordinate Financing		
Fee Overlays	FICO <720	FICO >=720
75/20/5	0.250%	0.250%
80/10/10	0.250%	0.000%
80/15/5	0.250%	0.250%
90/5/5	0.250%	0.250%

Fannie Mae Conforming Fixed Term LIBOR Arms

3/1 LIBOR 2/2/6		
Rate	15 Day	30 Day
6.375%	1.207%	1.332%
6.500%	1.007%	1.132%
6.625%	0.817%	0.942%
6.750%	0.567%	0.692%
6.875%	0.317%	0.442%
7.000%	0.067%	0.192%
7.125%	-0.183%	-0.058%
7.250%	-0.433%	-0.308%
7.375%	-0.558%	-0.433%
7.500%	-0.683%	-0.558%
7.625%	-0.808%	-0.683%

7/1 LIBOR 5/2/5		
Rate	15 Day	30 Day
6.750%	0.752%	0.877%
6.875%	0.552%	0.677%
7.000%	0.362%	0.477%
7.125%	0.172%	0.297%
7.250%	0.047%	0.172%
7.375%	-0.333%	-0.208%
7.500%	-0.713%	-0.588%
7.625%	-0.838%	-0.713%
7.750%	-0.963%	-0.838%
7.875%	-1.088%	-0.963%
8.000%	-1.213%	-1.088%

5/1 LIBOR 5/2/5		
Rate	15 Day	30 Day
6.250%	1.511%	1.636%
6.375%	1.281%	1.406%
6.500%	1.031%	1.156%
6.625%	0.781%	0.906%
6.750%	0.431%	0.556%
6.875%	0.081%	0.206%
7.000%	-0.269%	-0.144%
7.125%	-0.619%	-0.494%
7.250%	-0.744%	-0.619%
7.375%	-0.869%	-0.744%
7.500%	-0.994%	-0.869%

Maximum Price for all ARM Products:		-1.500%
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FNMA AGENCY LIBOR Arm Overlays		
	Rate	Fee
Interest Only (not available for all loan scenarios)	0.125%	0.000%
1 unit w/ LTV > 90.00% <95.01	0.000%	0.250%
LTV 95.01% - 97%	0.000%	1.500%
LTV 97.01 - 100%	0.000%	1.750%
2 Unit	0.000%	0.500%
3-4 Unit	0.000%	1.000%
NOO w/ LTV <=75%	0.000%	1.750%
NOO w/ LTV 75.01-80%	0.000%	3.000%
NOO w/ LTV 80.01-90%	0.000%	3.750%
40 Year Amortization	0.000%	1.250%
NOO with Impound Waivers	0.000%	0.250%

Fannie Mae MyCommunity Mortgage 5's, 7's & 10's		
	Rate	Fee
My Community Mortgage Program	0.500%	0.000%
5/1 ARM w/LTV > 90	0.000%	0.250%
Interest Only	0.000%	0.250%
Subordinate Financing	0.000%	0.500%
40 year Amortization	0.000%	0.125%

* No Additional Overlays Apply

Subordinate Financing		
Fee Overlays	FICO <720	FICO >=720
75/20/5	0.250%	0.250%
80/10/10	0.250%	0.000%
80/15/5	0.250%	0.250%
90/5/5	0.250%	0.250%

Additional Lock Terms		Fee
60 Day - add to 30 Day		0.250%
45 Day- add to 30 Day		0.125%

Interest First Subordinate Financing		
Fee Overlays	FICO <720	FICO >=720
75/20/5	0.500%	0.250%
80/10/10	0.500%	0.250%
80/15/5	0.500%	0.250%
90/5/5	0.500%	0.250%
Base Margin		2.250%

All LIBOR Arms		
1 Yr LIBOR as of	10/15/08	4.034%
Base Margin		2.250%

*A DU/D0 Approve/Eligible on Fannie Mae Conforming Loans is required

Fixed and ARM Overlays

ALL OTHER OVERLAYS APPLY

FICO/LTV Fee Overlays

FICO ->	<=619	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720-739	>=740
LTV <=60	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%	-0.250%
60.01 - 70	0.750%	0.750%	0.500%	0.500%	0.500%	0.500%	0.000%	0.000%
70.01 - 75	2.750%	2.500%	1.750%	1.250%	0.500%	0.500%	0.000%	0.000%
75.01 - 80	2.750%	2.750%	2.250%	1.750%	1.000%	0.750%	0.250%	0.000%
80.01 - 85	2.750%	2.750%	2.000%	1.500%	0.500%	0.500%	0.000%	0.000%
85.01 - 90	2.750%	2.250%	1.500%	1.000%	0.250%	0.250%	-0.250%	-0.250%
90.01 - 95	2.750%	2.250%	1.500%	1.000%	0.250%	0.250%	-0.250%	-0.250%
95.01 - 97	2.750%	2.250%	1.500%	1.000%	0.250%	0.250%	-0.250%	-0.250%
97.01-100	2.750%	2.250%	1.500%	1.000%	0.250%	0.250%	-0.250%	-0.250%

Does not apply to the following programs: 15yr Terms, SIVA, and MyCommunity

Cash-Out Fee Overlays (In addition to FICO/LTV Overlays)

FICO ->	<=619	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720-739	>=740
LTV <=60	1.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
60.01 - 70	1.750%	0.750%	0.750%	0.250%	0.250%	0.125%	0.125%	0.000%
70.01 - 75	1.750%	0.750%	0.750%	0.250%	0.250%	0.125%	0.125%	0.000%
75.01 - 80	2.750%	2.250%	1.750%	1.000%	0.875%	0.500%	0.500%	0.250%
80.01 - 85	3.000%	2.500%	2.500%	2.000%	2.000%	1.000%	1.000%	0.375%
85.01 - 90	3.000%	2.000%	2.000%	1.500%	1.500%	0.500%	0.500%	0.375%

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Webloan Help Desk (877) 433-4722

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Pricing Effective:	10:00 AM EST	10/27/08	Until	06:59 AM EST	10/28/08	Extended Locks Fee			Locks Expiration Dates	
Rates shown are current market only and are subject to change **Additional Rate/Point combinations are available in WebLoan** Loan must be in an approved status in order to lock for 15 Days						(Applies to 60 Day Price)		Fixed	Arms	
						90 Day Up front Fee		0.375%	0.250%	15 Days 11/11/2008
						120 Day Up front Fee		0.500%	0.375%	30 Days 11/26/2008
						150 Day Up front Fee		0.750%	0.625%	45 Days 12/11/2008
						180 Day Up front Fee		1.000%	0.875%	60 Days 12/26/2008

Freddie Mac Conforming Fixed Rate Programs

30 Year Conforming		
Rate	15 Day	30 Day
5.625%	2.129%	2.254%
5.750%	1.439%	1.564%
5.875%	0.829%	0.954%
6.000%	0.389%	0.514%
6.125%	0.089%	0.214%
6.250%	-0.201%	-0.076%
6.375%	-0.711%	-0.586%
6.500%	-1.071%	-0.946%
6.625%	-1.271%	-1.146%
6.750%	-1.431%	-1.306%

20 Year Conforming		
Rate	15 Day	30 Day
5.625%	2.484%	2.609%
5.750%	1.684%	1.809%
5.875%	0.884%	1.009%
6.000%	0.494%	0.619%
6.125%	0.274%	0.399%
6.250%	-0.226%	-0.101%
6.375%	-0.646%	-0.521%
6.500%	-0.946%	-0.821%
6.625%	-1.086%	-0.961%
6.750%	-1.211%	-1.086%

15 Year Conforming		
Rate	15 Day	30 Day
5.250%	1.535%	1.660%
5.375%	1.005%	1.130%
5.500%	0.655%	0.780%
5.625%	0.465%	0.590%
5.750%	0.115%	0.240%
5.875%	-0.265%	-0.140%
6.000%	-0.575%	-0.450%
6.125%	-0.715%	-0.590%
6.250%	-0.840%	-0.715%
6.375%	-0.965%	-0.840%

Maximum Price	-3.00%
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Additional Lock Terms		Fee
60 Day - add to 30 Day		0.250%
45 Day - add to 30 Day		0.125%

Freddie Mac Stated Income		
SIVA	FICO	Fee
	680 - 699	2.000%
	>= 700	2.000%
	3-4 Unit	2.000%

Home Possible		Fee
LTV <= 95.00 & 1 Unit		1.500%
LTV <= 95.00 & 2-Units		1.500%
LTV 95.01 - 97.00 & 1-Unit		1.875%
LTV 95.01 - 97.00 & 2-Units		1.875%
LTV 97.01 - 100.00		2.000%
FICO < 720 w/2nd		0.750%
FICO >= 720 w/2nd		0.500%
3 - 4 Units > 90 & <= 95		1.000%
40 Year Amortization		2.125%
** No additional Overlays Apply**		

Additional FICO/LTV Fee Overlays		
FICO ->	<700	>=700
LTV <=60	0.000%	-0.500%
60.01 - 70	0.000%	-0.500%
70.01 - 80	0.000%	0.000%
80.01 - 90	0.250%	0.250%
>90	0.250%	0.250%

Applies to 30 & 20 year - Full Doc ONLY
Excludes 15 year terms

*An LP Accept on Freddie Mac Conforming Loans is required

Freddie Mac Conforming Fixed Term LIBOR Arms

3/1 LIBOR 2/2/6		
Rate	15 Day	30 Day
6.375%	2.707%	2.832%
6.500%	2.507%	2.632%
6.625%	2.317%	2.442%
6.750%	2.067%	2.192%
6.875%	1.817%	1.942%
7.000%	1.567%	1.692%
7.125%	1.317%	1.442%
7.250%	1.067%	1.192%
7.375%	0.942%	1.067%
7.500%	0.817%	0.942%
7.625%	0.692%	0.817%

5/1 LIBOR 5/2/5		
Rate	15 Day	30 Day
6.250%	1.511%	1.636%
6.375%	1.281%	1.406%
6.500%	1.031%	1.156%
6.625%	0.781%	0.906%
6.750%	0.431%	0.556%
6.875%	0.081%	0.206%
7.000%	-0.269%	-0.144%
7.125%	-0.619%	-0.494%
7.250%	-0.744%	-0.619%
7.375%	-0.869%	-0.744%
7.500%	-0.994%	-0.869%

7/1 LIBOR 5/2/5		
Rate	15 Day	30 Day
6.750%	2.252%	2.377%
6.875%	2.052%	2.177%
7.000%	1.862%	1.987%
7.125%	1.672%	1.797%
7.250%	1.547%	1.672%
7.375%	1.167%	1.292%
7.500%	0.787%	0.912%
7.625%	0.662%	0.787%
7.750%	0.537%	0.662%
7.875%	0.412%	0.537%
8.000%	0.287%	0.412%

10/1 LIBOR 5/2/5		
Rate	15 Day	30 Day
7.250%	2.730%	2.855%
7.375%	2.580%	2.705%
7.500%	2.455%	2.580%
7.625%	2.330%	2.455%
7.750%	2.205%	2.330%
7.875%	1.805%	1.930%
8.000%	1.425%	1.550%
8.125%	1.045%	1.170%
8.250%	0.920%	1.045%
8.375%	0.795%	0.920%
8.500%	0.670%	0.795%

Maximum Price for all ARM Products: -1.500%

FHLMC AGENCY LIBOR Arm Overlays		Rate	Fee
Initial Interest (not available for all loan scenarios)		0.125%	0.000%
1 unit w/ LTV > 90.00% <95.01		0.000%	0.250%
75/20/5		0.000%	0.250%
80/10/10 and FICO < 720		0.000%	0.750%
80/10/10 and FICO >= 720		0.000%	0.500%
80/10/10 and FICO < 720 (Initial Interest)		0.000%	0.750%
80/10/10 and FICO >= 720 (Initial Interest)		0.000%	0.500%
80/15/5		0.000%	0.750%
90/5/5		0.000%	0.750%
2-Unit		0.000%	0.500%
NOO LTV <= 75%		0.000%	1.750%
NOO LTV 75.01 - 80%		0.000%	3.000%
NOO LTV 80.01 - 85%		0.000%	3.750%
3 to 4 Unit		0.000%	1.000%
NOO with Impound Waivers		0.000%	0.250%
Freddie Mac Home Possible 5's, 7's, & 10's		Rate	Fee
LTV <= 95.00 & 1 Unit		0.000%	1.000%
LTV <= 95.00 & 2-Units		0.000%	1.500%
LTV 95.01 - 97.00 & 1-Unit		0.000%	1.000%
LTV 95.01 - 97.00 & 2-Units		0.000%	1.875%
LTV 97.01 - 100.00		0.000%	2.000%
FICO < 720 w/2nd		0.000%	0.750%
FICO >= 720 w/2nd		0.000%	0.500%
3-4 Unit > 90		0.000%	1.000%
* No Additional Overlays Apply			

All LIBOR Arms	
1 Yr LIBOR ± 10/15/08	4.034%
Base Margin	2.250%

Additional Lock Terms		Fee
60 Day - add to 30 Day		0.250%
45 Day - add to 30 Day		0.125%

Fixed and ARM Overlays

ALL OTHER OVERLAYS APPLY

FICO/LTV Fee Overlays								
FICO ->	<=619	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720-739	>=740
LTV <=60	0.000%	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%	-0.250%
60.01 - 70	0.750%	0.750%	0.500%	0.500%	0.500%	0.500%	0.000%	0.000%
70.01 - 75	2.750%	2.500%	1.750%	1.250%	0.500%	0.500%	0.000%	0.000%
75.01 - 80	2.750%	2.250%	1.750%	1.000%	0.750%	0.250%	0.000%	0.000%
80.01 - 85	2.750%	2.750%	2.000%	1.500%	0.500%	0.500%	0.000%	0.000%
85.01 - 90	2.750%	2.250%	1.500%	1.000%	0.250%	0.250%	-0.250%	-0.250%
90.01 - 95	2.750%	2.250%	1.500%	1.000%	0.250%	0.250%	-0.250%	-0.250%

Does Not Apply to the Following Programs: 15yr Terms, Home Possible, and A-Minus

Cash-Out Fee Overlays (In addition to FICO/LTV Overlays)								
FICO ->	<=619	620 - 639	640 - 659	660 - 679	680 - 699	700 - 719	720-739	>=740
LTV <=60	1.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
60.01 - 70	1.750%	0.750%	0.750%	0.250%	0.250%	0.125%	0.125%	0.000%
70.01 - 75	1.750%	0.750%	0.750%	0.250%	0.250%	0.125%	0.125%	0.000%
75.01 - 80	2.750%	2.250%	1.750%	1.000%	0.875%	0.500%	0.500%	0.250%
80.01 - 85	3.000%	2.500%	2.500%	2.000%	2.000%	1.000%	1.000%	0.375%

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Pricing Effective:	10:00 AM EST	10/27/08	Until	06:59 AM EST	10/28/08	Locks Expiration Dates
Rates shown are current market only and are subject to change						15 Days 11/11/2008
Additional Rate/Point combinations are available in WebLoan						30 Days 11/26/2008

Fannie Mae Jumbo-Conforming Fixed Rate Programs

Fannie Mae Jumbo-Conforming Fixed Term LIBOR ARMs

Look for new up
and coming
product!

30 Year Conforming		
Rate	15 Day	30 Day
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A

15 Year Conforming		
Rate	15 Day	30 Day
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A

5/1 LIBOR 5/2/5		
Rate	15 Day	30 Day
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A

Maximum Price	N/A
---------------	-----

Subordinate Financing	
Fee	
75/20/5	N/A

Property Type	Fee
2-Unit	N/A

NOO Overlay	Fee
NOO w/LTV <= 60%	N/A

Escrow Waiver	Fee
NOO with Impound Waivers	N/A

>15 Year Term Fee Overlays		
FICO		
LTV	<700	>=700
<=75	N/A	N/A
>75	N/A	N/A

FICO/LTV Fee Overlays

FICO -->	660 - 679	680 - 699	700 - 719	720 - 739	>=740
LTV <=60	N/A	N/A	N/A	N/A	N/A
60.01 - 70	N/A	N/A	N/A	N/A	N/A
70.01 - 75	N/A	N/A	N/A	N/A	N/A
75.01 - 80	N/A	N/A	N/A	N/A	N/A
80.01 - 85	N/A	N/A	N/A	N/A	N/A
85.01 - 90	N/A	N/A	N/A	N/A	N/A

Does not apply to 15yr Terms

Cash-Out Fee Overlays (In addition to FICO/LTV Overlays)

FICO -->	660 - 679	680 - 699	700 - 719	720 - 739	>=740
LTV <=60	N/A	N/A	N/A	N/A	N/A
60.01 - 70	N/A	N/A	N/A	N/A	N/A
70.01 - 75	N/A	N/A	N/A	N/A	N/A

Additional FICO/LTV Fee Overlays

FICO -->	<700	>=700
LTV <=60	N/A	N/A
60.01 - 70	N/A	N/A
70.01 - 80	N/A	N/A
80.01 - 90	N/A	N/A
>90	N/A	N/A

** Applies to 30 & 20 year terms - Full Doc ONLY**

Excludes 15 year terms

Interest Only	Rate	
Interest Only	N/A	
Additional Interest Only Fee Overlay:		
	FICO	
LTV	<700	>=700
<=75	N/A	N/A
>75	N/A	N/A
Subordinate Financing		

Subordinate Financing		
FICO <720		
75/20/5	N/A	N/A

*Not all areas are eligible for the increased loan amounts. Please refer to
Conforming Jumbo Limit in section 900 of the manual for product eligibility.*

Fannie Mae Jumbo-Conforming Fixed Term LIBOR ARMs

7/1 LIBOR 5/2/5		
Rate	15 Day	30 Day
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A

10/1 LIBOR 5/2/5		
Rate	15 Day	30 Day
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A

Maximum Price for all ARM Products:	N/A
-------------------------------------	-----

Property Type	Fee
2-Unit	N/A

NOO Overlay	Fee
NOO w/LTV <= 60%	N/A

Interest Only	Rate
Interest Only	N/A

Escrow Waiver	Fee
NOO with Impound Waivers	N/A

FICO/LTV Fee Overlays

FICO -->	660 - 679	680 - 699	700 - 719	720 - 739	>=740
LTV <=60	N/A	N/A	N/A	N/A	N/A
60.01 - 70	N/A	N/A	N/A	N/A	N/A
70.01 - 75	N/A	N/A	N/A	N/A	N/A
75.01 - 80	N/A	N/A	N/A	N/A	N/A
80.01 - 85	N/A	N/A	N/A	N/A	N/A
85.01 - 90	N/A	N/A	N/A	N/A	N/A

All LIBOR Arms	
1 Yr LIBOR as of 10/15/08	N/A
Base Margin	N/A

LTV	Fee
<=75	N/A
>75	N/A

Cash-Out Fee Overlays (In addition to FICO/LTV Overlays)

FICO -->	660 - 679	680 - 699	700 - 719	720 - 739	>=740
LTV <=60	N/A	N/A	N/A	N/A	N/A
60.01 - 70	N/A	N/A	N/A	N/A	N/A
70.01 - 75	N/A	N/A	N/A	N/A	N/A

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Pricing Effective:	10:00 AM EST	10/27/08	Until	06:59 AM EST	10/28/08	Locks Expiration Dates
Rates shown are current market only and are subject to change **Additional Rate/Point combinations are available in WebLoan** Loan must be in an approved status in order to lock for 15 Days						15 Days 11/11/2008
						30 Days 11/26/2008

Freddie Mac Jumbo-Conforming Fixed Rate Programs

Freddie Mac Jumbo-Conforming Fixed Term LIBOR ARMs

30 Year Conforming

Rate	15 Day	30 Day
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A

15 Year Conforming

Rate	15 Day	30 Day
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A

5/1 LIBOR 5/2/5

Rate	15 Day	30 Day
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A

Look for new up
and coming
product!

Escrow Waiver	Fee
NOO with Impound Waivers	N/A

Maximum Price	N/A
---------------	-----

Maximum Price for all ARM Products:	N/A
-------------------------------------	-----

Overlays LP	Fee
NOO LTV <= 60%	N/A
80/10/10 and FICO < 720	N/A
Initial Interest	N/A
Initial Interest 80/10/10 FICO < 720	N/A
Initial Interest 80/10/10 FICO >= 720	N/A

All LIBOR Arms	
1 Yr LIBOR as of	10/15/08
Base Margin	N/A

Escrow Waiver	Fee
NOO with Impound Waivers	N/A

Overlays LP	Rate	Fee
NOO LTV <= 60%	N/A	N/A
80/10/10 and FICO < 720	N/A	N/A
80/10/10 and FICO >= 720	N/A	N/A
Initial Interest	N/A	N/A
80/10/10 and FICO < 720 (Initial Interest)	N/A	N/A
80/10/10 and FICO >= 720 (Initial Interest)	N/A	N/A

FICO/LTV Fee Overlays					
FICO ->	660 - 679	680 - 699	700 - 719	720-739	>=740
LTV <=60	N/A	N/A	N/A	N/A	N/A
60.01 - 70	N/A	N/A	N/A	N/A	N/A
70.01 - 75	N/A	N/A	N/A	N/A	N/A
75.01 - 80	N/A	N/A	N/A	N/A	N/A
80.01 - 85	N/A	N/A	N/A	N/A	N/A
85.01 - 90	N/A	N/A	N/A	N/A	N/A

FICO/LTV Fee Overlays					
FICO ->	660 - 679	680 - 699	700 - 719	720-739	>=740
LTV <=60	N/A	N/A	N/A	N/A	N/A
60.01 - 70	N/A	N/A	N/A	N/A	N/A
70.01 - 75	N/A	N/A	N/A	N/A	N/A
75.01 - 80	N/A	N/A	N/A	N/A	N/A
80.01 - 85	N/A	N/A	N/A	N/A	N/A
85.01 - 90	N/A	N/A	N/A	N/A	N/A

Does Not Apply to 15yr Terms

Additional FICO/LTV Fee Overlays		
FICO -->	<700	>=700
LTV <=60	N/A	N/A
60.01 - 70	N/A	N/A
70.01-80	N/A	N/A
80.01-90	N/A	N/A
>90	N/A	N/A

Applies to 30 & 20 year terms - Full Doc ONLY

Excludes 15 year terms

Loan Purpose Fee Overlays			
Purpose -->	Purchase	No Cash-Out Refinance	Cash-Out Refinance
LTV <= 75	N/A	N/A	N/A
>75 <= 80	N/A	N/A	N/A
> 80	N/A	N/A	N/A
Initial Interest			
LTV <= 75	N/A	N/A	N/A
>75 <= 80	N/A	N/A	N/A
> 80	N/A	N/A	N/A

Cash-Out Fee Overlays		
FICO -->	720-739	
60.01 - 70	N/A	
70.01 - 75	N/A	

Loan Purpose Fee Overlays			
Purpose -->	Purchase	No Cash-Out Refinance	Cash-Out Refinance
LTV <= 75	N/A	N/A	N/A
>75 <= 80	N/A	N/A	N/A
> 80	N/A	N/A	N/A

Cash-Out Fee Overlays		
FICO -->	720-739	
60.01 - 70	N/A	
70.01 - 75	N/A	

*Not all areas are eligible for the increased loan amounts. Please refer to
"Conforming Jumbo Limit" in section 900 of the manual for product eligibility.*

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Pricing Effective:	10:00 AM EST	10/27/08	Until	06:59 AM EST	10/28/08	Extended Locks Fee			Locks Expiration Date	
Rates shown are current market only and are subject to change						(Applies to 60 Day Price)	Fixed	Arms	15 Days	11/11/2008
Additional Rate/Point combinations are available in WebLoan						90 Day Up front Fee	0.375%	0.250%	30 Days	11/26/2008
Loan must be in an approved status in order to lock for 15 days						120 Day Up front Fee	0.500%	0.375%	45 Days	12/11/2008
						150 Day Up front Fee	0.750%	0.625%	60 Days	12/26/2008
						180 Day Up front Fee	1.000%	0.875%		

Jumbo Fixed Term LIBOR Arms

3/1 Jumbo 2/2/6			
Rate	15 Day	30 Day	
7.000%	4.236%	4.361%	
7.125%	3.936%	4.061%	
7.250%	3.636%	3.761%	
7.375%	3.336%	3.461%	
7.500%	3.036%	3.161%	
7.625%	2.736%	2.861%	
7.750%	2.436%	2.561%	
7.875%	2.136%	2.261%	
8.000%	1.836%	1.961%	
8.125%	1.536%	1.661%	
8.250%	1.236%	1.361%	
8.375%	0.936%	1.061%	
8.500%	0.636%	0.761%	

5/1 Jumbo 5/2/5			
Rate	15 Day	30 Day	
7.000%	6.200%	6.325%	
7.125%	5.750%	5.875%	
7.250%	5.300%	5.425%	
7.375%	4.850%	4.975%	
7.500%	4.400%	4.525%	
7.625%	3.950%	4.075%	
7.750%	3.500%	3.625%	
7.875%	3.050%	3.175%	
8.000%	2.600%	2.725%	
8.125%	2.150%	2.275%	
8.250%	1.700%	1.825%	
8.375%	1.250%	1.375%	
8.500%	0.800%	0.925%	

7/1 Jumbo 5/2/5			
Rate	15 Day	30 Day	
7.875%	4.571%	4.696%	
8.000%	4.121%	4.246%	
8.125%	3.671%	3.796%	
8.250%	3.221%	3.346%	
8.375%	2.771%	2.896%	
8.500%	2.321%	2.446%	
8.625%	1.871%	1.996%	
8.750%	1.421%	1.546%	
8.875%	0.971%	1.096%	
9.000%	0.521%	0.646%	
9.125%	0.071%	0.196%	
9.250%	-0.329%	-0.204%	
9.375%	-0.649%	-0.524%	

10/1 Jumbo 5/2/5			
Rate	15 Day	30 Day	
8.375%	5.196%	5.321%	
8.500%	4.696%	4.821%	
8.625%	4.196%	4.321%	
8.750%	3.696%	3.821%	
8.875%	3.196%	3.321%	
9.000%	2.696%	2.821%	
9.125%	2.196%	2.321%	
9.250%	1.696%	1.821%	
9.375%	1.196%	1.321%	
9.500%	0.696%	0.821%	
9.625%	0.196%	0.321%	
9.750%	-0.254%	-0.129%	
9.875%	-0.634%	-0.509%	

All LIBOR Arms		
1 Yr LIBOR a 10/15/08		4.034%
Base Margin		2.250%
Maximum Price: -1.000%		

Additional Lock Terms	
	Fee
60 Day - add to 30 Day	0.250%
45 Day - add to 30 Day	0.125%

Jumbo LIBOR and Prepay LIBOR Arm Overlays			
	Rate	Margin	Fee
LTV>90.0%	0.000%	0.000%	2.000%
CLTV > 80	0.000%	0.000%	0.750%
Loan Amt >\$1mm to \$1.5mm	0.000%	0.000%	0.250%
Loan Amt >\$1.5mm to \$2mm	0.000%	0.000%	0.500%
Second Homes < 65 LTV	0.000%	0.000%	0.125%
Second Homes 65-80 LTV	0.000%	0.000%	0.250%
Second Homes >80 LTV	0.000%	0.000%	0.500%
3 - 4 UNIT <=80 LTV	0.000%	0.000%	0.500%
3 - 4 UNIT >80 LTV	0.000%	0.000%	0.750%
Cashout > 75%	0.000%	0.000%	0.500%
Prepay	0.000%	0.000%	-0.250%
NOO	0.000%	0.000%	1.250%
Jumbo Interest Only	0.000%	0.000%	0.250%
NOO with Impound Waivers	N/A	0.000%	N/A

Jumbo Fixed Rate Programs

Jumbo Fixed Overlays (Add to base price)								
Loan Amount	LTV > -	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95
\$1,000,001- \$1,500,000	0.000%	0.500%	0.625%	NA	NA	NA	NA	NA
\$1,500,001- \$2,000,000	0.750%	1.125%	NA	NA	NA	NA	NA	NA
Cash Out								
Owner Occupied Cash Out	0.000%	0.125%	0.250%	0.375%	0.375%	0.375%	NA	NA
2nd Home Cash Out	0.000%	0.250%	0.375%	0.500%	NA	NA	NA	NA
Property Type								
2 Unit	0.000%	0.000%	0.125%	0.250%	0.250%	0.250%	0.250%	0.250%
3-4 Unit	0.375%	0.625%	0.875%	1.000%	1.250%	1.250%	NA	NA
Condo	0.125%	0.125%	0.250%	0.375%	0.375%	0.375%	NA	NA
Coop	0.250%	0.250%	0.250%	0.250%	0.375%	0.500%	0.625%	0.625%
Fico Score								
>=740	-0.375%	-0.250%	-0.125%	-0.125%	-0.125%	0.000%	0.000%	0.000%
720 - 739	-0.250%	-0.125%	-0.125%	0.000%	0.000%	0.000%	0.000%	0.000%
701 - 719	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
690 - 700	0.000%	0.000%	0.125%	0.375%	0.375%	0.500%	0.750%	0.750%
680 - 689	0.000%	0.000%	0.375%	0.625%	0.625%	1.000%	1.250%	1.250%
Miscellaneous								
Full Doc	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%	-0.125%
2nd Home	0.000%	0.250%	0.375%	0.500%	0.500%	0.500%	0.750%	0.750%
Interest Only	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%

Additional Lock Terms	
	Fee
60 Day - add to 30 Day	0.250%
45 Day - add to 30 Day	0.125%

Maximum Price -1.000%

30 Year JUMBO Fixed			
Rate	15 Day	30 Day	
5.750%	11.729%	11.854%	
5.875%	11.229%	11.354%	
6.000%	10.729%	10.854%	
6.125%	10.499%	10.624%	
6.250%	10.269%	10.394%	
6.375%	10.069%	10.194%	
6.500%	9.869%	9.994%	
6.625%	9.619%	9.744%	
6.750%	9.369%	9.494%	
6.875%	8.879%	9.004%	
7.000%	8.754%	8.879%	
7.125%	8.629%	8.754%	
7.250%	8.504%	8.629%	
Maximum Rate			7.250%

15 Year JUMBO Fixed			
Rate	15 Day	30 Day	
5.375%	10.667%	10.792%	
5.500%	10.407%	10.532%	
5.625%	10.147%	10.272%	
5.750%	9.957%	10.082%	
5.875%	9.767%	9.892%	
6.000%	9.577%	9.702%	
6.125%	9.327%	9.452%	
6.250%	9.077%	9.202%	
6.375%	8.952%	9.077%	
6.500%	8.827%	8.952%	
6.625%	8.702%	8.827%	
6.750%	8.577%	8.702%	
6.875%	8.577%	8.702%	
Maximum Rate			7.000%

Government FHA

30 Year FHA			
Rate	15 Day	30 Day	
5.875%	1.303%	1.428%	
6.000%	0.183%	0.308%	
6.125%	0.058%	0.183%	
6.250%	-0.482%	-0.357%	
6.375%	-1.022%	-0.897%	
6.500%	-1.147%	-1.022%	
6.625%	-1.272%	-1.147%	
6.750%	-1.397%	-1.272%	
6.875%	-1.522%	-1.397%	
7.000%	-1.647%	-1.522%	

Maximum Price: 3.500%

Base Loan Amount Overlays		
Loan Amount	Units	Fee
>\$362,790	1	1.50%
>\$464,449	2	1.50%
>\$561,411	3	1.50%
>\$697,696	4	1.50%

No Commitment/Underwriting Fees

15 Year FHA			
Rate	15 Day	30 Day	
5.250%	1.473%	1.598%	
5.375%	0.933%	1.058%	
5.500%	0.023%	0.148%	
5.625%	-0.102%	0.023%	
5.750%	-0.642%	-0.517%	
5.875%	-0.767%	-0.642%	
6.000%	-0.892%	-0.767%	
6.125%	-1.017%	-0.892%	
6.250%	-1.142%	-1.017%	
6.375%	-1.267%	-1.142%	

FICO	Fee
580 - 599	1.000%
600 - 619	0.250%

Government Extended Locks	
	Fee
45 Day -add to 30 day:	0.125%
60 Day -add to 30 day:	0.250%
90 Day -add to 30 day:	0.625%

30 YEAR FIXED CRA HOME 97

Rate	30 Day
5.250%	3.840%
5.375%	2.840%
5.500%	2.170%
5.625%	1.500%
5.750%	0.890%
5.875%	0.280%
6.000%	-0.130%
6.125%	-0.510%
6.250%	-0.890%
6.375%	-1.280%
6.500%	-1.530%

Maximum Price -2.000%

Additional Lock Terms	
	Fee
15 Day - Add to 30 Day	-0.125%
45 Day - Add to 30 Day	0.125%
60 Day - Add to 30 Day	0.250%

Overlays	Rate
40 Yr Amortization	0.125%

30 & 40yr Terms LTV >70	Fee
FICO <620	1.000%
FICO 620-639	0.875%
FICO 640-659	0.625%
FICO 660-679	0.375%

HOME 97 PRICING INCENTIVE!!
Effective: 1/30/08
Purchase Loans will receive a -1.00 Fee Incentive!!

To check LMI & MM census tracts go to:
<http://www.ffiec.gov/geocode/default.htm>